

EL PASO HERALD

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One Of Our National Vices

CARELESSNESS in filling trade orders and packing goods for delivery and shipment appears to be one of our national vices. The publications of the national bureau of manufactures are doing a good work in calling attention to these shortcomings. There is no doubt that faulty packing of American goods and carelessness in filling orders stand in the way of the normal expansion of American trade in foreign countries.

A recent issue of the bulletin of the bureau of manufactures mentions a number of instances in which bad packing has resulted in serious loss. A consignment of milk testers from an American manufacturer had been packed with the metal parts in the same case with sulphuric acid. The acid was sealed with corks only and long before the consignment had reached its destination the acid had eaten through the corks and corroded the metal parts, so as to render the testers useless. The manufacturers refused to make good the loss and the consignees in India wrote, "We have never had a business transaction treated with such levity, and if this is characteristic of American hardware merchants, we would rather avoid business relations with them in future."

A large proportion of consignments to the port of Vera Cruz, Mex., from the United States arrive in bad order. A Tennessee firm shipped 1000 bundles of broom handles to a Vera Cruz manufacturer. The bundles were merely tied with inferior yarn and the packages fell apart, allowing the goods to become scattered and badly defaced. There was no mark on the packages to show either shipper or consignee. Of a shipment of track bolts for the Vera Cruz railway sent by a Pennsylvania factory 10 percent of the packages arrived broken up with the contents scattered about.

It is notorious that American cotton goes into the foreign markets in worse condition than cotton from any other cotton producing country in the world. Our methods of packing are the laughing stock of importers everywhere. An Illinois firm ships large quantities of ink to Mexico and the shipments invariably arrive in bad condition, bottles broken and ink stains over every lot of goods of the consular at Vera Cruz reports: "It is safe to say there is an expense to cooper up the packages to permit of forwarding them to the consignee of the goods, who at least blames the American manufacturer and shipper and holds them responsible."

The bulletin of the bureau of manufactures says: "Such is the want of care the part of shippers in packing and sending out their goods that apparently only idea is to get them off their hands." In many cases there are no marks of identification on goods forwarded for export. Papers are incorrectly made out, serious delays at ports of entry. Perishable articles are packed in open boxes with no protection from the weather or damp sea atmosphere. Consignments abroad draw sharp contrasts between our methods of packing and those of Europe and Asia. European goods uniformly arrive in good shape. All cases are strapped with iron bands, clearly marked, and corners, and of heavy enough material to endure any reasonable American shipments, on the other hand, are often deficient in all these particulars. The man who signs the checks and whose pocket is affected by the losses of the business ought to look after these matters and not leave subordinate clerks and roustabouts.

Sen. candidate for governor, says that "this doctrine of a representative government is his conscience and judgment that is now being preached by the people of this country"—also very unusual, in the average state legislature.

Sentimental love of power direct most of the building of new railroads rather than the hope of large financial rewards, for the thing in railroad building strictly considered, as a general rule, to tempt a speculative investor. The average rate of interest on railroad bonds is 3.8 per cent, and the average dividend rate on railroad stocks is only 3.5 percent.

The heroes are not all in the United States navy or in the Illinois coal mines. Little Mary Walk, a 10 year old New Jersey girl, was run over by a trolley car as she was crossing the street in front of her own house to get ice for a little sister ill with fever. Her first question to the policeman man to her was, "Please, will they get me another leg? I can't help mother any more if they don't," and her next question, as they lifted her into the ambulance, was, "Won't you please get somebody to bring the ice to sister? She's awful sick." There are two kinds of heroism—one of pride, love of display, and the intoxication of excitement in combat or in the achievement of some great purpose; the other, the heroism that merely exemplifies natural nobility of character.

League Of Universal Peace

THE common sense of a civilized community does not sanction street brawls between individuals or groups of individuals. The feud is a survival of a half civilized era and has no proper part in our modern life. Wars between nations must sooner or later be outlawed in the same way. The common sense of the civilized world cannot continue to sanction them and they can only be regarded as tolerable under circumstances of the most extreme provocation, actually requiring self defense.

Without doubt, ex-president Roosevelt is on the trail of an epoch-marking proposal. It is possible that he has not yet worked out with sufficient distinctness his plan for a "league of universal peace." But he is working along practical and progressive lines, and one result of his European tour will certainly be a tremendous development of sentiment abroad in favor of a limitation of armaments, and the ultimate exercise of an international police power to prevent violence between nations.

Mr. Roosevelt advocates an international agreement providing for an association or league of the great powers which league shall be armed to enforce peace. The military and naval power of such a league would be used to compel the nations to submit to arbitration and to force the less civilized and less stable nations to live up to reasonably high standards of national honor.

The first step is effective arbitration treaties between the greater powers. The Hague tribunal should be developed and a way should be found to enforce the decrees of the court and to give more power and weight to the international conferences. Mr. Roosevelt proposes that some way be found to check the growth of armaments. In all the great nations the drain on account of naval and military expenditures is becoming or has become a tremendous burden upon the people.

Senator Clay of Georgia, speaking to the naval appropriation bill a few days ago, said:

"Largely through ex-president Roosevelt's brains and untiring industry we have developed our naval strength to a marvelous extent, and now let us consider very carefully and thoughtfully the policy he has recommended for the future, and let us cease to drain the resources of this country in making preparations for future wars, when by the exercise of common sense, sound judgment, and a spirit of justice and kindness, friendly commercial relations with all nations can be maintained, and we will always be a great factor in bringing about peace between all the nations of the earth. If we move, no one can doubt its success."

No reader of The Herald can fail to have been impressed by the stories told of the splendid work being done by the Woman's Charity association school for mothers and the baby clinic conducted in connection with it. The work of the school for mothers and the baby clinic includes regular visitation by a competent nurse and teacher in the homes of the mothers and sick babies themselves. This sort of educational work is infinitely more valuable than the mere handing out of medicines or food. The cardinal principle of the Woman's Charity association from the beginning has always been to help others to help themselves, as the truest charity and the truest economy.

A good deal is said from time to time about the alleged influence of the Payne tariff bill upon the high cost of living. Representative Longworth in the house a few days ago pointed out that the only articles of food upon which the tariff has been raised are lemons, figs, pineapples, salted almonds, champagne, and chowchow not used as a substitute for coffee. "Those," said the congressman, "are literally the only things that an American citizen could eat or drink, the cost of which might have been increased by the Payne law." The congressman further declared, and it was not called in question by any member of the opposition, "There is not one single article of wearing apparel or of food and drink used by the poor man in this country the duty upon which has been increased in the Payne law. You know, on the contrary, that on a great many of them the duty has been decreased."

EDITORIAL AND MAGAZINE PAGE

UNCLE WALT'S Denatured Poem

THE world rolls on, from day to day, and idle men are in the way; the loafing graft will never pay; get busy, then, get busy! The man who loiters in the shade to watch the busy men's parade will find his hopes of fortune fade; get busy, then, get busy! If you in feeble style depend upon assistance from a friend you're sure to fail before the end—get busy, then, get busy! Make up your mind that you will pack your burden on your own broad back, and brave and buoyant, in the track—get busy, then, get busy! Just feel that you're of equal worth with any doggone man on earth, regardless of his age or birth; get busy, then, get busy! And, having made your mind up quite, show by your acts that you are right! Cut grass, cut grass, by day and night! Get busy, O get busy!

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(From The Herald of this date, 1896)

14 Years Ago To-day

San Antonio Street Property Sold.
Mercury Reaches 103 Degrees.

The high school pupils held exercises this morning at the Central school building, while pupils of the sixth grade held exercises this afternoon.

El Pasoans are flocking to the summer resorts, a number having gone to the Las Vegas hot springs.

J. A. Smith has returned from Santa Rosa.

The Herald thermometers marked 103 degrees at 1 o'clock this afternoon, but at 3:30 had dropped to 100.

Mrs. C. J. Oakley was nearly prostrated by the heat yesterday and had to be taken home.

J. Ryan was arrested last night on a charge of choking women on Broadway in Jack the Ripper style.

Rev. L. R. Milligan was the preacher at the revival services held in the gospel tent last night.

An effort is being made to have the two dance halls closed.

Capt. Rubien and Mr. Offley leave for Fort Riley, Kan., next week.

The jury in the Molinar breach of promise case, on trial in the district court, brought in an instructed verdict for the defendant this afternoon.

Walter Earhart has bought the Palace saloon building for \$10,500.

Col. Campbell leaves next week to attend the Republican convention at St. Louis.

Metal market: Silver, 63 1/2c; lead, \$2.90; copper, 10 1/2c; Mexican pesos, 55c.

LETTERS TO THE HERALD

THE SWIMMEN HOLE.

Mr. Editor:
I write to you to see the other day to ask you when the swimmen hole is going to open but a man said that you was to besey to talk to me so I couldnt ask you will you please answer me in the paper I am only a little boy and they wont let me talk to you.
Good bye.
A Swimmman boy.

[The swimmen hole opens Saturday of this week, thank heavens.—Editor.]

QUANTRELL AND HIS MEN.

Editor El Paso Herald:
An article in another paper, dated at Las Cruces, states:

"The original black flag carried by the Quantrell raiders in Missouri and Kansas during the civil war has been found and is on exhibit in the Palmito club room." The article goes on to say that the Quantrell gang, carried this flag west with him when the union soldiers made it too warm for him with him and carried it with him until his death a couple of years ago. The black flag has painted on it on one side the following: "The S. C. Minute Men—Sic Semper Tyranni," the picture of a snake, and under that "Don't Tread on Me." The flag is in a fairly well preserved state, but the negative has been made of some of the lettering and snake.

Jack Swartz never belonged to Quantrell's commands. The writer never saw but one black flag during my three years with Upton Hayes and Quantrell; that flag was the hands of the federal soldiers used by Quantrell, King's and McFarland's. They were stationed at Texas City, Missouri, on the 23d of August, 1892, on Quantrell's retreat from Lawrence, Kansas.

In company with Pat Garrett I had a talk with Mr. Swartz in this city in 1903. He at the time was on his way to attend the world's fair at St. Louis. The writer asked Mr. Swartz what company he belonged to; he said Livingston's company.

Swartz claimed a company of recruits north of the Missouri river, and took them south. Quantrell had only four captains, George Todd, Dick Yager, Dave Pool and Scott. Capt. Scott was killed in June, 1892, and fell a few feet from the writer. His brother edited a paper in Silver City, N. M., for quite a number of years. Mr. Swartz was in the confederate service; he is dead, peace to his ashes. The writer loves the southern people.

Ben Moore.

"CHEAP INSURANCE."

Editor El Paso Herald:
Why should it not be a good idea to introduce a bill in the next legislature, providing for insurance by the state? A Philadelphia insurance agent says: "I know what I am talking about when I say that insurance by the state can be provided cheaper and better for one-half than is now paid to private companies."

The insurance reports of the various states show that the amounts paid for premiums is three times the amount of the losses. Without the insurance companies used by the companies to push their business, certainly it would not take more than one-half the premiums to do the work and pay the losses. By this method if there is any money to be made in the insurance business the state will derive the benefit. Instead of the foreign companies, and the money can be kept where it rightfully belongs, in the state.

J. F. Pattee.

has joined El Paso, Dallas, Big Springs, Quanah and other cities of the state in protesting against the increased fire insurance rates. Sen. C. B. Hudspeth, who has been at Austin in the interest of the people of El Paso and the Merchants' league in an effort to prevent the collection of the increased rates and, also, for the repeal of the law, stopped in San Antonio on his way home and presented the matter to the Business Men's club there. In a message to A. Schwartz, senator Hudspeth stated that the San Antonio club was with El Paso in anything that could be done to get a reduction of the rates.

In appreciation of his work in the interest of El Paso, a message was sent to Gov. Campbell thanking him on behalf of the city, the chamber of commerce, the Retail Merchants' league and the citizens generally for the work he had done in assisting the people to have the rates reduced. The message was signed by mayor W. P. Robinson, for the city; D. M. Payne, for the chamber of commerce; and A. Schwartz, for the Retail Merchants' league.

Schwartz Declines Law Aid.
Schwartz says he is willing to stand on one assertion that the new rates are higher than just to the people of El Paso and that the law which gives the insurance companies the power to apply the rates should be repealed. When shown a reply of commissioner Hawkins to the resolution of the El Paso chamber of commerce and the Retail Merchants' league against the law which made the new rates possible, Mr. Schwartz said: "I believe that the law is good in part but the present statute would have to be changed as to the make-up of the fire rating board. My idea is that the law should provide that the state should appoint the rating board and the members should be given the right to regulate the insurance rates the same as I understand the railroad commission has the power to regulate the railroad rates of the companies operating in Texas. The schedule of rates should be made by the state and not by the insurance companies."

No Need to Wait.
"There is no need to wait to see how the new rates are going to act. They

have already shown that they are going to be high and the people are paying dear for the test which is being made of the law.

"Who makes these rates? The insurance companies. I asked one of the special agents the direct question and his reply was that the rates were raised from \$2 to \$4 under the new schedule and it should be found that the rate should be \$3. I said no. Is there any justice in such a law?"

"Another question I would like answered. Why have the rates of the lumber companies and railroads in the state been lowered when they have done so much to reduce their risks than the other people? They are organized. Does that look like discrimination? I think it does."

Commissioner's Interview.
Commissioner of insurance and banking, William E. Hawkins, who is ex-officio chairman of the state fire rating board, has given out the following statement:

"I regret that, as shown by press reports, the El Paso chamber of commerce and senator Claude Hudspeth of that city have joined candidate O. B. Colquitt in his crusade for the repeal of act of the 31st legislature, known as the fire rating board law. I predict now that before the 23rd day of next July Mr. Colquitt will publicly repudiate his effort to have the law repealed, and that by the time the next legislature convenes senator Hudspeth will be so delighted with the practical operation of the statute that they will oppose its repeal."

"It would obviously be unstatesmanlike and very unbusinesslike to repeal this law without giving it a fair and thorough test, and that has not yet been done."

Its Purpose.
"This statute was designed to accomplish two practical purposes, of which one has and one may or may not have been already accomplished. Those purposes were:

"First—To prevent discrimination in rates. That has been accomplished. Prior to January 1, 1910, when the law first became operative upon rates, discrimination in fire insurance rates was the order of the day in Texas. Certain cities and towns enjoyed rates much lower than those in other cities and towns of the same class and similarly

Laying Out Paths For Ships

REMARKABLE WORK OF HYDROGRAPHIC BUREAU.

WHAT the Philadelphia Centennial Exposition of 1876 was to the United States, that is the Centennial Exposition of 1910, which opened yesterday at Buenos Aires, to the Argentine Republic. Not only will there be an international exhibition of art and transportation, but many congresses of interest to Pan-America in particular and the world in general will hold sessions in the Argentine metropolises during the course of the exposition. One of these is the Congress of Americanists, whose last meeting was held in Vienna in 1908. The sessions of the fourth International Congress of the Pan-American States will also meet here, and it promises to be fruitful of more good fellowship and international amity than any other Pan-American meeting yet held.

From the standpoint of the United States, the Argentine exposition will be something of a disappointment. Although John Barrett, director of the Pan-American bureau, in cooperation with the various departments of the state department, has bent every effort to interest the American manufacturers of transportation supplies, Buenos Aires, these efforts have not proved as successful as was hoped or as the interests of American export trade would require. On the 11th inst. Barrett, accompanied by many inquirers, but it is not likely to secure the proper results for either exhibition facilities.

America's Loss.
It is the same old story of opportunity. The Argentine, in its position, is in almost the identical position that our own country was when the great central west began to be developed. Although only half as large in area as the United States, the Argentine is a country of almost infinite variety, and on every shore in the chilling cold of a Patagonian blizzard or broil in the tropical sun of the Chaco region. In fact, in traveling from the northern to the southern extremity of Argentina, one may experience all the changes of climate from the sultry heat of southern Italy to the bleak cold of frozen Iceland. On the La Plata river one may see commerce as equal to that of our own Mississippi. The valleys and uplands, a region corresponding to our own great central plain, is only beginning to be developed; not by American capital, but by money coming from England and continental Europe.

U. S. Exports Small.
Although Argentina is coming into the forefront of international trade, the United States is still a small nation among the great nations when it comes to sharing the importations into Argentina. Uncle Sam is one of the Argentine's best buyers, but gets little more than a looking in at the Argentine business. This is not the fault of the United States government itself, because the relations existing between the two nations are more than cordial, and the Argentine, in its dealings with the United States, buys the bulk of its manufactured imports from the United States. The trouble lies in the indifference of the American manufacturers to the splendid grounds used by the companies to push their business, certainly it would not take more than one-half the premiums to do the work and pay the losses. By this method if there is any money to be made in the insurance business the state will derive the benefit. Instead of the foreign companies, and the money can be kept where it rightfully belongs, in the state.

Corn Exports.
In its exportation of corn, the Argentine recently assumed a first rank among the nations, and now holds third rank as a corn producing nation, while it claims fifth place in the production of wheat. It is next to the United States and India in the number of cattle raised, outranked only by the United States and Russia in the number of its horses, and by Australia alone in the number of its sheep. By a most thorough worked out system of pedigree stock shows and auctions, no other nation in the world has succeeded in building up the grade of its stock to such high point in such a short time as has the Argentine. Yet in spite of the fact that the United States now boasts of as fine horses, cattle and sheep as the world has to offer, nearly all the transactions of the breeding ranches of the Argentine have come from Europe.

It is fitting that the present exposition should be held in Buenos Aires, that the Pan-American Congress should meet here, for the Argentine city is the largest in the entire southern hemisphere. With its 1,200,000 of population, it stands unrivaled in beauty and extent among all of the municipalities of the world. Equally lovely Rome, among all of the Latin cities of the world, outranks it in size.

Progressive City.
In progressiveness, one might look

situated from a fire protection standpoint, while individual citizens in those and in all other cities and towns of the world have been forced to pay higher rates than were paid by their neighbors who had much more property to insure, the custom of the insurance companies being to cut the rate to the least insured in order to get the business.

Moreover, many railroad companies insured their properties all along their lines under one blanket policy at very low and discriminatory rates, and absolutely without regard to local conditions or rates, and the balance of the state, and the small insurers generally were required by the insurance companies to pay and did pay enough excessive rates to bring up the average thereby maintaining the aggregate of expenses, fire losses, and net profits of the insurance companies. Nobody will deny this.

No Systematic Rating.
There was no systematic or scientific rating of property in Texas, and everything was on a haphazard, unreasonable, unfair, and undemocratic basis. To be plain about it, conditions were such as almost justify a revolution, and a peaceful but radical revolution was accomplished by this statute.

"Thanks to this statute, discrimination in fire insurance rates in Texas is a thing of the past and the practices above mentioned are gone forever. challenge Mr. Colquitt or senator Hudspeth or any other man who ever expects to ask the suffrages of people in any part of this state, to sign and make public a written statement that he has the repeal of the anti-discrimination provisions of this law, which they are now unreservedly denouncing without excepting a single provision of it."

Some Rates Reduced.
It is certain that rates on residence property have been generally and materially reduced, and it seems probable that rates on business property have

over every urban community of the earth and find no city to surpass Buenos Aires. It boasts of the finest theater outside of France, the finest newspaper office in the world, the richest, largest and most extensive jockey club and grounds in the new world, and it has many other claims for distinction as a progressive metropolis. It is the boast of the Porteno, or native of Buenos Aires, that there is nothing that can be obtained in any other city in the world that cannot also be had in the city of Buenos Aires. The theater Colon, a theater built by the government, is so attractive that the luxury of its founder who visit the opera may step directly from their carriages into their boxes. Every known contrivance for the proper production of the plays and the comfort of the patrons is to be found.

A Great Paper.
Years ago a youth in Buenos Aires decided to found a small paper. He had but little money, and he printed his first edition on a job press. As the years went by Jose La Prensa prospered. His paper "La Prensa," founded in the interest of the people, grew from a job press sheet into a vast journalistic enterprise that made a multi-millionaire of its founder. In an announcement, he stated that the people of the Argentine had made millions for him, and that he intended to return the compliment by building a house for the service of the rich and poor alike, that should surpass anything of its kind in the world. The magnificent building of La Prensa was the result.

It is an institution of which any nation might well be proud. It is one of the great hospitals which give free advice and treatment to all who apply. In another part of the building, there is a complete law library presided over by trained attorneys, to whom anyone who has no money to pay may apply for free legal advice. There is a big conference hall for the free use of all labor organizations and societies of the Argentine, and a grand concert hall is also provided, where musicals and all kinds of benefits may be given. In his care that the wants of the people might be provided for, Jose La Prensa has a complete set of faithful newspaper workers. He supplied a well equipped cafe where meals and drinks are served at cost prices. Fencing rooms, shower baths, billiard and pool rooms, and billiard halls, and other amusements are supplied for the staff of La Prensa.

Costly Harbor Work.
One may gather that Buenos Aires is a progressive city. It is stated that nearly \$50,000,000 has been spent on harbor improvements alone. Its avenues and parks are among the most beautiful, expensive and well kept in the world. As a social center, no other South American city could equal the capital. The rich ranch owners of the plains, whose fortunes run far into the millions, come here and build magnificent residences that are comparable to the best that are to be found in New York, Washington, London or Paris.

Like all other Latin-American countries, the Argentine republic has had its lottery. The drawings here have always been conducted by a manager, varying considerably from that pursued in the case of the Panama lottery, but no one ever has failed to acknowledge it they were absolutely fair and impartial. The republic has taken steps to put an end to the lottery business, and in many other ways has demonstrated that it stands among the nations of South America for national purity.

In fact, the Argentine republic may lay claim to distinction as the most successful imitator of the United States that Pan-America affords. Its war for independence was a successful one. It has been a free nation since it was founded on May 25, 1810. No sooner was it a free nation than it adopted a constitution but slightly different from our own. A remodeling of that instrument in 1853 brought it even more closely in accord with the organic law of the United States.

Congress Like Our's.
The Argentine republic has a congress differing in no important details from that of the United States. The president and vice president are selected much as those in the United States are, and its judiciary is appointed in the same manner. It is a federation of states and territories, each with its own jurisdiction just as is the United States. Its army regulations and the character of its militia are practically the same as those of the United States. Thus, in government, as well as in soil and climate, the Argentine republic is about the closest approximation of our own that is to be found. With wholesome laws, vast resources, and a determination to take its place among the leading nations of the earth, the Argentine republic intends to put forth its best efforts during the course of the exposition, and to make this the opening of the greatest epoch of development the southern hemisphere has yet known.

Tomorrow—The Hydrographic Office.

statute permits insurance companies to fix their own rates in the first instance, but clothes the state fire rating board with the power to reduce them in the judgment of the board the rates so adopted by the companies are excessive.

Board Will Be Fair.
"Here and now a pledge the people of Texas that the present board may be depended upon to do their duty by the fire insuring public and that the insurance companies as well, but the problem thus presented to that board is exceedingly complicated and cannot be solved in a day or in a few weeks. The rate on each risk becomes a factor in the problem. It is no small matter to pass upon the reasonableness or unreasonableness of the great body of fire insurance rates on hundreds of millions of dollars worth of property for fire millions of people scattered over an empire much larger than France."

"The Texas railroad commission has been in operation many years, and during a portion of that time has had the benefit of Mr. Colquitt's great genius and industry, but that is not yet finally solved the comparatively simple problem of rates on railroads; yet I have not heard of any effort on his part, or by senator Hudspeth, to abolish the railroad commission. Still, however, the fire rating board has passed upon and reduced the great body of fire insurance rates in less time than it takes to mature a crop of sorghum, and that, too, before the general basis schedule adopted by the companies have been generally applied throughout the state; or, in other words, before it is ascertainable what revenues the companies will have under the rates proposed by them."

Some Rates Reduced.
It is certain that rates on residence property have been generally and materially reduced, and it seems probable that rates on business property have

been lowered in some instances and raised in more instances. It may be that business rates have been raised too much. The board is now studying that question, and is gathering data therefrom from all possible sources.

"If, instead of denouncing the law, the chamber of commerce at El Paso and elsewhere would prepare and submit to the board comparative tabulated statements showing specifically rates on properties under the general basis schedules, it would, I think, be far better and would greatly assist the board in reaching a prompt and correct conclusion as to the reasonableness or unreasonableness of the new rates which the companies have made."

"The board has heretofore made public appeal to all citizens to furnish us such data—but only a few have responded. Let us give this new law fair and thorough trial, and then let the legislature act accordingly. All this talk about repealing the statute without trying it out is childish twaddle. It is not the way to success which constitutes the stuff from which statesmanship is made."

FAVORS MUTUAL INSURANCE PLAN
El Paso Man Says It Is the Salvation of the El Pasoans.

Editor El Paso Herald:
Anent your reference in last night's Herald to the possibility of the business men of El Paso applying the principles of mutual or cooperative fire insurance, as a partial antidote to the extortionate rates now proposed by the old line companies, I would say that among the conditions in a city of its size, more favorable, nor the chances of its success along conservative lines—more absolute.

I know the regular insurance agent will object to this statement, according to his temperament, he will either treat it with derision, will become bucolically vitriolic, or in a serious "older-in-the-head-than-I-am" manner, try to patiently explain, by carefully selected statistics (selected to suit his side of the argument) how impossible it is to offer any real security to the insured under the mutual plan.

As a fact, there are at this writing 57 mutual fire insurance organizations doing business in this country, all paying dividends or rebates on premiums to their policy holders, and of these, four are doing business in the state of Texas, in two of which I carried policies last year, both paying yearly a dividend in the form of a rebate on premiums, one rebate reaching 40 percent.

The New England states especially, as a partial antidote to the extortionate rates now proposed by the old line companies, I would say that among the conditions in a city of its size, more favorable, nor the chances of its success along conservative lines—more absolute.

How to Limit Safe.
I use the word "limitations" advisedly as in the nature of things, the amount of risk carried per city block must be limited; but allowing an insurance of \$10,000 on each block within the city limits and cutting up that amount in risks of \$2500 or less, even if the rates of the standard companies were accepted as a basis (and not the flagrantly extortionate law rates with which we are threatened) there would be absolutely no doubt that a majority in a case of a "conflagration," and under such circumstances what percent of the fire insurance companies doing business in El Paso would prove "willing adjusters?"

The Frisco Incident.
At the time of the San Francisco disaster out of 243 associations involved, but five old line companies came forward with claims in full upon adjustment, although a majority paid 85 percent and over, after more or less delay; of the 10 mutual associations involved (according to Best's special report) only one endeavored to scale its losses; the balance "settled" by a majority adjustment. The very fact that their losses were limited, made it easier for them to settle. As an instance of a most prosperous mutual insurance organization, the Lumbermen's, is right to hand. It has returned from 40 percent to 50 percent on its premiums (never less than 40 percent) for years, and is more prompt in settlement and its losses are more readily adjusted than any of the old line companies.

Promises Relief.
If the business men of El Paso desire a relief from the unjust extortion of a lot of "special agencies" and at the same time perpetrate an object lesson of what fire insurance really costs, in El Paso, let them join in a mutual enterprise of this kind, and, giving it their hearty support, get the very best out of the co-operative principle involved. By their "heart support" I mean not only a proper rate of their own premiums but a personal interest in the propaganda and the ultimate welfare of the movement, so that they see that their friends, and their friends' friends, are fully acquainted with the accruing benefits.

I have given several years now to a study of this subject and am convinced that co-operation is the only way to be successfully applied, and if any of your readers "from Missouri" I will gladly "show them."

Moreover, a movement of this kind has a side that especially appeals to me. It will keep your money at home.

Harry Pateman.

Abe Martin



I can't see why th' hut-tels want 't mix cement with anything as cheap as pancake flour. Corn makes whiskey, whiskey makes Dimmycrats an' Dimmycrats make paramount issues.

been lowered in some instances and raised in more instances. It may be that business rates have been raised too much. The board is now studying that question, and is gathering data therefrom from all possible sources.

"If, instead of denouncing the law, the chamber of commerce at El Paso and elsewhere would prepare and submit to the board comparative tabulated statements showing specifically rates on properties under the general basis schedules, it would, I think, be far better and would greatly assist the board in reaching a prompt and